

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher S. Friend
 Debtor

Case No. 18-10491-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309I

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db +Christopher S. Friend, 12 Aspen Ct, Newtown, PA 18940-3217
 14045683 +Bucks County Prothonotary, 100 N Main #2, Doylestown, PA 18901-3711
 14045685 GH Harris Associates, Old Lake Rd, Dallas, PA 18612
 14045687 +KML Law Group P.C., Suite 5000- BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14045691 +Whispering Wood Homeowners Assoc., PO Box 190, Warrington, PA 18976-0190
 14045692 +Whispering Woods, P.O. Box 190, Warrington, PA 18976-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: brad@sadeklaw.com Feb 16 2018 01:52:59 BRAD J. SADEK, Sadek and Cooper,
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr +E-mail/Text: bncnotice@phl3trustee.com Feb 16 2018 01:54:41 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: bankruptcy@phila.gov Feb 16 2018 01:54:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 16 2018 01:53:24
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 16 2018 01:54:05 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 16 2018 01:53:48 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14045684 +EDI: CAPITALONE.COM Feb 16 2018 01:43:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

14045686 +EDI: IRS.COM Feb 16 2018 01:43:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

14045688 +E-mail/Text: Bankruptcies@nragroup.com Feb 16 2018 01:54:52 National Recovery Agency,
 2491 Paxton St, Harrisburg, PA 17111-1036

14045689 EDI: PRA.COM Feb 16 2018 01:43:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

14045690 +E-mail/Text: jennifer.chacon@spservicing.com Feb 16 2018 01:54:55
 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Christopher S. Friend brad@sadeklaw.com, bradsadek@gmail.com
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank N.A., et. al. bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Christopher S. Friend		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-10491-mdc		
	Social Security number or ITIN	xxx-xx-9860	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 1/26/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher S. Friend	
2. All other names used in the last 8 years		
3. Address	12 Aspen Ct Newtown, PA 18940	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- 8:30 A.M. to 5:00 P.M. <u>Reading Office</u> -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 2/15/18

For more information, see page 2

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.